

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Telana Virata
Debtor(s)

Case No. 20-00204-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 08, 2020

User: AutoDocket
Form ID: 309A

Page 1 of 4
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:

Recip ID	Recipient Name and Address
db	+ Telana Virata, 1080 Nugent Way, York, PA 17402-7645
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road., Ste 130, Mount Laurel, NJ 08054-1218
aty	+ Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
aty	+ Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Suite 1400 Philadelphia, PA 19103-1814
aty	+ William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
tr	+ Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
5292581	Acadia Recovery, PO Box 70256, Philadelphia, PA 19176-0256
5292584	Accounts Receivable Mgt, PO Box 8630, Richmond, VA 23226-0630
5292585	Advanced Eye Specialist, 2915 E. Prospect Road, York, PA 17402-9501
5292586	+ Allergy and Asthma Consultants, 1620 S. Queen Street, York, PA 17403-4637
5292596	+ Credit Bureau of York, 33 S. duke Street, York, PA 17401-1485
5292597	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5292598	EMP of York, PO Box 636884, Cincinnati, OH 45263-6884
5292599	#+ Escallate, 5200 Stoneham Road, North Canton, OH 44720-1584
5292600	+ Estate Info Services LLC, EIS Collections, PO Box 1703, Reynoldsburg, OH 43068-8703
5311974	+ FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5292601	Freedom Mortgage, 10500 Kincaid Drive, Suite 300, Cleveland, OH 44101-6486
5292602	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
5292603	+ Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
5292604	+ Griest Himes Herrold Reynosa LLP, 129 E. Market Street, York, PA 17401-1221
5292606	Johns Hopkins, PO Box 64896, Baltimore, MD 21264-4896
5292607	LabCorp, PO box 2240, Burlington, NC 27216-2240
5292610	+ Lilla's Bridal, 3416 E. Market Street, York, PA 17402-2621
5292611	+ Medical Data Systems Inc, Mds, 2001 9th Ave Ste 312, Vero beach, FL 32960-6413
5292612	+ Medical Data Systems Inc, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
5292613	+ Medical Revenue Service, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173
5310207	+ Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113, USA 55113-0011
5303034	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5292617	NCC, PO Box 9156, Alexandria, VA 22304-0156
5292618	Patient First, PO Bx 758941, Baltimore, MD 21275-8941
5292619	+ Physicians Billing Services, 2600 Eastern Blvd, 204, York, PA 17402-2916
5292620	+ Recievables Mngt / Patient First, PO Box 8630, Richmond, VA 23226-0630
5292621	Sheri Cover, Esquire, 25 N. Duke Street, Suite 208, York, PA 17401-1800
5292628	+ The Lending Club, 71 Stevenson Street, San Francisco, CA 94105-2934
5292629	+ Tim Baker, 3110 E. Market Street, York, PA 17402-2512
5294835	+ U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3325
5292630	Vital REcovery Services, PO Box 923748, Norcross, GA 30010-3748
5292631	+ Wellspan Health, 1001 S. George Street, York, PA 17403-3676
5292633	+ York Adams Tax Claim Bureau, PO BOX 15627, York, PA 17405-0156
5292634	+ York Hospital, 1001 S. George Street, York, PA 17403-3645

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dmcutaia@gmail.com	Dec 08 2020 19:15:00	Dawn Marie Cutaia, Pugh and Cutaia, PLLC, 115 E. Philadelphia Street, York, PA 17401
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Dec 08 2020 19:16:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: PRA.COM	Dec 09 2020 00:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5292587	EDI: RMCB.COM	Dec 09 2020 00:13:00	AMCA Collection Agency, 4 Westchestser Plaza, Bldg 4, Elmford, NY 10523-1615
5292582	+ Email/Text: bankruptcy@rentacenter.com	Dec 08 2020 19:16:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837
5292583	+ Email/Text: bankruptcy@rentacenter.com	Dec 08 2020 19:16:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
5292588	+ EDI: RMCB.COM	Dec 09 2020 00:13:00	American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
5316064	Email/PDF: resurgentbknofications@resurgent.com	Dec 08 2020 19:37:49	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5292589	EDI: CITICORP.COM	Dec 09 2020 00:13:00	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5292590	EDI: CITICORP.COM	Dec 09 2020 00:13:00	Best Buy Credit Servies, PO Box 78009, Phoenix, AZ 85062-8009
5292595	EDI: CAPITALONE.COM	Dec 09 2020 00:13:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
5292591	+ EDI: CAPITALONE.COM	Dec 09 2020 00:13:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5292592	+ EDI: CAPITALONE.COM	Dec 09 2020 00:13:00	Capital One, Attn: General Correspondence/Bank, Po Box 30285, Salt Lake City, UT 84130-0285
5292594	EDI: CAPITALONE.COM	Dec 09 2020 00:13:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5292593	+ EDI: CAPITALONE.COM	Dec 09 2020 00:13:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
5292605	EDI: IRS.COM	Dec 09 2020 00:13:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5316066	Email/PDF: resurgentbknofications@resurgent.com	Dec 08 2020 19:37:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5292608	+ Email/Text: bk@lendingclub.com	Dec 08 2020 19:16:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
5292615	+ EDI: DAIMLER.COM	Dec 09 2020 00:13:00	Mercedes Benz Financia, P.o. Box 961, Roanoke, TX 76262-0961
5292616	+ Email/Text: Bankruptcies@nragroup.com	Dec 08 2020 19:16:00	National Recovery Agency, 2491 Paxton Stret, Harrisburg, PA 17111-1036
5302898	EDI: PRA.COM	Dec 09 2020 00:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5299666	EDI: PENNDEPTREV	Dec 09 2020 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

District/off: 0314-1
Date Rcvd: Dec 08, 2020

User: AutoDocke
Form ID: 309A

Page 3 of 4
Total Noticed: 71

5299666	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 08 2020 19:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5292623	+ EDI: RMSC.COM	Dec 09 2020 00:13:00	Syncb/hhgreg, Po Box 965036, Orlando, FL 32896-5036
5292622	+ EDI: RMSC.COM	Dec 09 2020 00:13:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5293158	+ EDI: RMSC.COM	Dec 09 2020 00:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5292624	+ EDI: RMSC.COM	Dec 09 2020 00:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5292625	+ EDI: RMSC.COM	Dec 09 2020 00:13:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
5292626	+ EDI: RMSC.COM	Dec 09 2020 00:13:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5292627	EDI: RMSC.COM	Dec 09 2020 00:13:00	Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998
5292632	+ Email/Text: kcm@yatb.com	Dec 08 2020 19:15:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5292609	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
5307453	*	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5315685	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5292614	##+	Memorial Hospital, 325 South Belmont Street, York, PA 17403-2608

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

District/off: 0314-1
Date Rcvd: Dec 08, 2020

User: AutoDocke
Form ID: 309A

Page 4 of 4
Total Noticed: 71

Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Dawn Marie Cutaia	on behalf of Debtor 1 Telana Virata dmcutaia@gmail.com cutaialawecf@gmail.com;r46159@notify.bestcase.com,julie.freshstartyork@gmail.com
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation mario.hanyon@brockandscott.com wbecf@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1:	Telana Virata	Social Security number or ITIN:	xxx-xx-7835
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 1/21/20
Case number:	1:20-bk-00204-HWV	Date case converted to chapter:	7 12/8/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/01/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Telana Virata	
2. All other names used in the last 8 years		
3. Address	1080 Nugent Way York, PA 17402	
4. Debtor's attorney Name and address	Dawn Marie Cutaia Pugh and Cutaia, PLLC 115 E. Philadelphia Street York, PA 17401	Contact phone 717-304-1841 Email: dmcutaia@gmail.com
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: lyoung@cgalaw.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 12/8/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 13, 2021 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: 341 meeting will be held telephonically, refer to the call-in instructions.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/14/21 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	